

REMARKS/ARGUMENTS

The applicants have carefully reviewed and considered the Office Action mailed on July 18, 2007, and the cited art therewith.

Claims 1, 14, and 18 have been amended, no claims are cancelled, and no claims are added; as a result, claims 1-21 are pending in this application.

Responses to Rejections to Claims – 35 U.S.C. §103

Claims 1-6, 14, 16 and 18-19 are rejected under 35 U.S.C. 103(a) as being unpatentable over Jinks (U.S. Patent Application Publication No. 2002/055862) (Jinks hereinafter) in view of Ogawa et al (U.S. Patent Application Publication No. 2001/0023404) (Ogawa hereinafter). Claims 7-13, 15, 17 and 20-21 are rejected under 35 U.S.C. 103(a) as being unpatentable over Jinks (U.S. Patent Application Publication No. 2002/055862) (Jinks hereinafter) in view of Ogawa et al (U.S. Patent Application Publication No. 2001/0023404) (Ogawa hereinafter) and further in view of ChoicePoint, 2002-01-24, [online], Retrieved from web.archive.org using the internet <URL: <http://web.archive.org/web/20020124085629/http://www.choicepoint.net/>> (Choicepoint hereinafter). The Applicants respectfully traverse the rejections cited above and address the rejections as follows.

Claims 1, 14, and 18

In the Office Action dated July 18, 2007, the Office Action asserted with respect to independent claims 1, 14, and 18 that "[o]ne of ordinary skill in the art at the time the invention was made would have found it obvious to combine Jinks, and Ogawa's teachings with the motivation of providing premium estimates from a plurality of insurance providers based on inputting conditions which affect the premium calculation." (Pages 3, 5, and 6, Office Action mailed July 18, 2007). The Office Action further asserted with respect to independent claim 14 that "processing the insurance information in accordance with the respective underwriting rules to determine whether a premium quotation may be issued for each of the two or more insurance carriers." (Page 5, Office Action mailed July 18, 2007).

The Applicants respectfully submit that neither Jinks, Ogawa, Choicepoint, or any combination thereof support a *prima facie* case of obviousness. To establish a *prima facie* case of obviousness, three basic criteria must be met. First, there must be some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference teachings. Second, there must be a reasonable expectation of success. Third, the prior art reference (or references when combined) must teach or suggest all the claim limitations. (MPEP §2143).

With respect to the third criteria, the Applicants respectfully submit that the references fail to teach, among other things, "establishing a rate quote for a property insurance policy of a single insurance company for the applicant based on the tier placement of the applicant, wherein the tier placement results in one of a preferred rate quote, a standard rate quote, and a non-standard rate quote" as recited by Applicant's amended independent claims 1 and 14. Applicants respectfully submit that the references fail to teach, among other things, "establishing a rate quote for a property insurance policy of a single membership organization for the applicant based on the tier placement of the applicant, wherein the tier placement results in one of a preferred rate quote, a standard rate quote, and a non-standard rate quote" as recited by Applicant's amended independent claim 18.

The Examiner looks to Ogawa to teach providing premium estimates from a plurality of insurance providers. The only reference found in Ogawa relating to "a single insurance company" is found in paragraph 5, where, along with paragraph 6, Ogawa teaches away from reviewing insurance premiums of a single insurance company on that company's web site. In this sense, Ogawa teaches that by having a lack of "compare commodities of various companies, it is necessary to individually access the web site of each company." (See paragraph 6). Also, Ogawa teaches a single rate quote from each of the multiple insurance vendors and not a preferred rate quote, a standard rate quote, and a non-standard rate quote. Thus, it is submitted that Ogawa teaches that an insurance broker gathers the established rates for multiple insurance companies and then the broker provides the rates to the customer or potential customer. To the contrary, the pending claims relate to one insurance company establishing property insurance rates for direct communication to one customer or potential customer and then providing the established rate to the customer or potential customer.

The Jinks reference also relates to "[a] system and method for interactively evaluating a commercial insurance risk in an interactive insurance server. Underwriting information comprising at least one underwriting rule corresponding to one or more classes of commercial

insurance is received for a plurality of carriers at the interactive insurance server. . . The interactive insurance server retrieves at least one underwriting rule corresponding to the commercial insurance class for each of two or more insurance carriers and processes the insurance information in accordance with the respective underwriting rules to determine whether a premium quotation may be issued for each of the two or more insurance carriers." (See Abstract). Thus, it is submitted that both Ogawa and Jinks relate to providing premium estimates from a plurality of insurance providers. Conversely, amended claims 1, and 14 each recite, among other things, "establishing a rate quote for a property insurance policy of a single insurance company for the applicant based on the tier placement of the applicant, wherein the tier placement results in one of a preferred rate quote, a standard rate quote, and a non-standard rate quote" and amended claim 18 recites, among other things, "establishing a rate quote for a property insurance policy of a single membership organization for the applicant based on the tier placement of the applicant, wherein the tier placement results in one of a preferred rate quote, a standard rate quote, and a non-standard rate quote." The Applicants again respectfully submit that the claims are not directed to providing premium estimates from a plurality of insurance providers based on inputting conditions which affect the premium calculation as is taught by Ogawa and Jinks. Additionally, it is submitted that Jinks inquires about prior **claims** and if they were over an amount. See Fig. 6a. Conversely, the pending claims inquire about a previous **paid loss history**. The rejection improperly assumes that a claim is always paid. It is submitted that just because a claim is made, the claim is not always paid, as the Examiner has improperly assumed. It is submitted that the deficiencies of Ogawa and Jinks are not remedied by ChoicePoint, which is cited generally for determining an insurance credit score.

Because each and every limitation of the Applicants independent claims 1, 14, and 18 are not described, taught, or suggested in the above citations, either independently or in combination, the citations cannot support a §103 rejection for the same. Accordingly, in view of these remarks, reconsideration and withdrawal of the §103 rejection for independent claims 1, 14, and 18 is respectfully requested.

In view of the foregoing, the Applicants respectfully submit that independent claims 1, 14, and 18 are patentably defined over the citations of record. Further, the dependent claims 2-13, 15-17, and 19-21 should also be allowable for the same reasons as their respective base claims and further due to the additional features that they recite. Separate and individual consideration of the dependent claims is respectfully requested. Arguments available, but not asserted here, are preserved to use at a later time.

This is an earnest attempt to put all pending claims in proper form for immediate allowance. No new matter has been added.

The Examiner is invited to call the undersigned at the below-listed telephone number if a telephone conference would expedite or aid the prosecution and examination of this application.

Respectfully submitted,



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Dated: 10-17-07

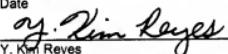
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